

**DIVISION OF BANKS
P.O. BOX 41200
OLYMPIA, WA 98504-1200**

Instructions for Filing
and
Application to Establish or Relocate:
Domestic Branch

YOUR ATTENTION IS DIRECTED TO CHAPTER 30.04 RCW FOR COMMERCIAL BANKS AND RCW 32.04.030 FOR SAVINGS BANKS, AND WAC 208-512-045 SCHEDULE OF FEES.

(Please remove and retain these instructions before submission. The application is to be used for either a domestic branch or for relocation of a branch.)

1. Answer questions in the spaces provided or by attaching additional pages as necessary. Please use 8 1/2" x 11" sheets. If questions are not applicable, please indicate this statement on the application.
2. Submit to the Division of Banks a signed original of the application.
3. A separate application form should be used for each domestic branch applied for.
4. The date of filing of the application shall be the date of receipt in the Division of Banks' office.
5. Applications should be complete to allow processing in a timely manner. To further facilitate processing, the application should include any known contingency or time commitment which may affect the application's viability. All applications will be processed within the division's workload capability.
6. Those banks which earned a "CAMELS" rating of 2 or better at their most recent regulatory examination will receive first attention on their branch application requests. Banks rated 3 and lower may experience delays in processing their applications until the examination deficiencies are remedied.
7. You will be billed for the branch certificate and our review upon approval of the application. **OUR OFFICE REQUIRES TWO WEEKS FORMAL NOTIFICATION PRIOR TO THE EFFECTIVE OPENING DATE OF THE BRANCH TO ISSUE THE BRANCH CERTIFICATE.**

APPLICATION TO ESTABLISH OR RELOCATE:

(NOTE: Information provided on this form be subject to inspection and copying by members of the public, unless an exemption in law exists.)

DOMESTIC COMMERCIAL BANK BRANCH ()
DOMESTIC SAVINGS BANK BRANCH () (Check One)
DOMESTIC SAVINGS & LOAN ASSN. BRANCH ()

TO: Division of Banks
 P.O. Box 41200
 Olympia, WA 98504-1200

Tax ID No. _____

FROM: _____
 (Exact Corporate Title of Bank)

 (Address of Head Office, City, County, State, ZIP Code)

APPLICATION is hereby made for permission to **establish** the type of branch indicated above at the following location:

(Street Address or Nearest Intersection, City, County, State, ZIP)

to be known as the _____ branch.

APPLICATION is hereby made for permission to **relocate** the type of branch indicated above from:

(Street Address, City, County, State, ZIP)

to: _____
(Street Address, City, County, State, ZIP)

Current name of branch _____

Relocated branch name _____

I hereby certify that the bank's board of directors/trustees by resolution, dated _____, has authorized the filing of this application, and that to the best of my knowledge this application contains no misrepresentations or omissions of material facts.

Signature of Authorized Officer

Print or Type Name

Title

Requests for additional information or other communications concerning this proposal should be directed to:

(Name)	(Title)
(Mailing Address)	(Telephone Number)

1. **LEGAL REQUIREMENTS:**

(a) In the space below or in an attachment, list the requirements of applicable Washington State branching law and demonstrate with supporting data how this application complies with those provisions. For the purpose of any market area analysis that may be required, the bank's community as delineated in its CRA statement should be used.

(b) Indicate in the space below whether the bank meets the legal requirements of RCW 30.04.285 (commercial banks), including approved-unopened branches and other pending branch applications, and the current balances in the bank's capital accounts.

2. **RELOCATION (SAVINGS BANK)**

Written notice must be given to the supervisor twenty days prior to opening any office (RCW 32.04.030).

3. **BANK PREMISES**

- (a) What will be the projected cost of the branch? (Includes land and building.) _____
- (b) Will the projected cost of the branch result in an aggregate investment in bank premises that exceeds the limits of RCW 30.04.210 (commercial banks)¹ or RCW 32.20.280 (savings banks)
YES () NO ()

If YES: Attach a letter requesting approval of the excess investment. This letter should indicate the projected costs of land, building, equipment, capitalized leases and/or leasehold improvements for the proposed branch, current general ledger balances of fixed asset accounts, including property acquired for future expansion, and all booked and unbooked portions of construction accounts.

¹ Greater of: Fifty percent of capital, surplus and undivided profits, or 125 percent of capital stock. Plus a percentage of capital, surplus and undivided profits depending on CRA rating. (1 - ten percent, 2 - eight percent, 3 - six percent, 4 - three percent, and 5 - two percent.)

- (c) Will the projected cost of the branch result in an investment of bank premises which exceeds 50 percent of the bank's aggregate capital without LLR? (RCW 30.04.210) (RCW 32.20.280)
YES () NO ()

If YES: Please indicate percentage: _____

If the Division of Banks previously granted excess fixed asset approval, indicate date and amount of such approval: _____

- (d) Will the bank own the building?
YES () NO ()

If YES: Will the bank lease space to others for non-bank use? Indicate the approximate percentage of total building space to be leased to others: _____

- e) Will property be purchased or leased from a director, trustee, officer, principal shareholder (one owning five percent or more of any class of voting stock) or associate or interest thereof?
YES () NO ()

If YES:

- (i) Name of individual/interest: _____
Relationship to bank: _____

- (ii) Attach copy of recent independent appraisal with comparable purchases or leases in the area.

- (iii) Attach copy of board resolution approving details of transactions with the individual/interest.

NOTE: Provide adequate information to show that terms and conditions are not more favorable than would be available in a comparable transaction with unrelated parties otherwise similarly situated.

4. COMMUNITY

The Division of Banks will assess the record of bank performance in helping to meet the credit needs of its entire community, including low and moderate income neighborhoods.

- (a) Indicate your last CRA rating: _____
Date of Examination: _____
Regulatory Agency: _____

If your rating was less than satisfactory, please attach a copy of your response to the exam/MOU indicating steps you are taking to improve your rating.

- (b) Will the bank vary its lending policy, procedures or services at the proposed branch?
YES () NO ()

If YES: Discuss below the variances intended.

NOTE: If establishment of the proposed branch will change the bank's existing community delineation, the Board of Directors/Trustees must revise its CRA statement at its first regular meeting after the change.

5. (a) Indicate your last CAMEL rating: _____
Date of Examination: _____
Regulatory Agency: _____

(b) Indicate your last Bank Holding Company rating:
Date of Examination: _____

6. ENVIRONMENT

(a) Will the proposed action have any significant impact on the quality of the human environment, e.g., air quality, water quality, noise levels, energy consumption, congestion of population, solid waste disposal, or environmental integrity of private land?
YES () NO ()

If YES: Explain the impact below.

(b) Have historic preservation impact requirements been met?
YES () NO ()

7. (a) What is the bank's equity capital ratio at the present time? (Calculated by dividing bank's total assets into bank's total capital and reserves--exclusive of subordinated notes or debentures.)

(b) Indicate below what the bank's capital ratio will be after 1 year, 2 years, and 3 years of operation after opening of this proposed branch:

1 year	_____
2 years	_____
3 years	_____

8. After branch opening, what are your earnings projections for the bank for 1 year, 2 years, and 3 years?

1 year	_____
2 years	_____
3 years	_____

9. After receiving approval, approximately how much time is expected to transpire before you open the branch and begin serving the public? _____

NOTICE TO PROVIDER OF THIS INFORMATION:

The data in this application is collected to comply with the requirements of state law that a state bank obtain prior approval before establishing a branch. The Division of Banks will use this data to reach a decision on the branch application. The applicant must submit the data to obtain the benefit of branch approval.